

Rights. Critical thinking exercises, problem-solving activities, and cooperative learning techniques help develop participatory skills necessary for the students to become active, responsible citizens.

The class from Central Academy is currently preparing for their participation in the national competition in Washington, D.C. It is inspiring to see these young people advocate the fundamental ideals and principles of our government, ideas that identify us as a people and bind us together as a nation. It is important for future generations to understand these values and principles which we hold as standards in our endeavor to preserve and realize the promise of our constitutional democracy. I wish these young "constitutional experts" the best of luck at the We the People national finals.

PERSONAL EXPLANATION

HON. JANICE D. SCHAKOWSKY

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Ms. SCHAKOWSKY. Mr. Speaker, on Wednesday, March 12, 2003, during rollcall vote No. 56 on H.R. 659 I was unavoidably detained. Had I been present, I would have voted "aye."

TRIBUTE TO REVEREND DR. THOMAS J. RITTER

HON. ROBERT A. BRADY

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Mr. BRADY of Pennsylvania. Mr. Speaker, I rise to acknowledge Reverend Dr. Thomas J. Ritter, whose contributions to Philadelphia have been multi-faceted and unparalleled.

Beyond being a community activist, builder, and leader, Reverend Ritter has served his congregation with the commitment of a dedicated and loving father for 45 years. Reverend Ritter built the Second Macedonia Baptist Church from a small house with six members to a large worship center with over a thousand members with 27 ministries.

Reverend Ritter's wide scope of dedication to Philadelphia spans more than the religious spectrum. He has been very instrumental in the development of many of Philadelphia's new major business centers. Reverend Ritter served as the first executive director of the Opportunities Industrialization Center, an organization which has assisted over 75 urban communities throughout the United States and the world. Additionally, he sits on the board of directors of the Philadelphia Martin Luther King Association for Nonviolence, chairs Philadelphia's Human Relations Commission, and has established a community-based volunteer self-help organization called "Giving of Self Partnership." The list of charitable endeavors that Reverend Ritter is involved in are innumerable.

It is a privilege to recognize a person whose dedicated leadership has enriched the lives of countless individuals in both my district and the nation. I hope that all of my distinguished colleagues will join me in honoring Reverend Dr. Thomas J. Ritter.

HONORING REVEREND THOMAS BOND

HON. SCOTT MCINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Mr. MCINNIS. Mr. Speaker, I would like to take this opportunity to recognize the Reverend Thomas Bond for exemplary service to his community. Eighteen years ago, Reverend Bond founded the Wayside Cross Gospel-Rescue Mission in Pueblo, Colorado to serve the area's homeless population. Today, I stand before this body of Congress and this nation to recognize his accomplishments.

With its food, housing, and educational programs, the mission provides a hand up, not a hand-out, for Pueblo's homeless community. In many cases, the mission has helped rebuild lives and reconnect people with families. Reverend Bond provides invaluable assistance to all people, enabling them to overcome the challenges of poverty and lead meaningful lives. He saw a community need and selflessly filled it, donating his time, talent, and energy.

Mr. Speaker, it is a great privilege to recognize Reverend Thomas Bond for his dedication to improving the lives of his fellow citizens. The people of Pueblo are immeasurably enriched by his years of selfless service, and his retirement from work at the mission is a tremendous loss to the southern Colorado community. I wish Reverend Bond well in his retirement.

MAKING MORTGAGE INSURANCE PREMIUMS TAX-DEDUCTIBLE

HON. PAUL RYAN

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Mr. RYAN of Wisconsin. Mr. Speaker, today, together with my colleagues on the Ways and Means Committee, Mr. JEFFERSON of Louisiana, Mr. SHAW of Florida, Mr. LEWIS of Georgia, Mr. ENGLISH of Pennsylvania, Mr. TANNER of Tennessee, Mr. FOLEY of Florida, Mr. CANTOR of Virginia, as well as Mr. NEY of Ohio, Mr. GREEN of Wisconsin and Mr. HAYES of North Carolina, Mr. RADANOVICH of California I am introducing legislation that will extend the mortgage interest tax deduction to include mortgage insurance premiums, government and private. This is an important piece of legislation because making mortgage insurance payments tax-deductible will boost homeownership for lower-income, minority and veteran borrowers that typically need mortgage insurance to purchase a home.

It is widely recognized that homeownership helps create stable and safe communities. Thus, the expansion of homeownership has been a longstanding goal of the Federal Government. The Bush Administration announced a goal of 5.5 million new homeowners by the year 2010. To achieve that goal, groups that have typically been unable to purchase homes—young people, low-income, members of minority groups—must be able to participate in the housing market.

Government and private mortgage insurance programs help first-time, low-income and veteran borrowers afford to purchase a home.

The VA, FHA, RHA and PMI programs allow buyers to make a down payment of 3 percent or less of the appraised value. Mortgage insurance is a critical factor in allowing middle-income families and minorities to become homeowners. In Wisconsin, approximately 149,000 families held mortgages with either FHA or private mortgage insurance at the end of 2002. Insured mortgages covered nearly 18 percent of home loans originated in Wisconsin in 2001. Insurance, however, covered about 30 percent of the mortgage loans made to Hispanic borrowers in Wisconsin and 28 percent of the loans made to African American borrowers.

In 2001, nationwide, mortgage insurance covered 57 percent of mortgage purchase loans made to African American and Hispanic borrowers and 54 percent of the loans to borrowers with incomes below the median income. The people who use mortgage insurance are policemen, firemen, teachers, and veterans who live in every community throughout the country. Twelve million American families presently use mortgage insurance.

Presently these borrowers cannot deduct the cost of their mortgage insurance payments for Federal tax purposes. If mortgage insurance payments were made deductible, the cost of homeownership would be further reduced for these borrowers, enabling new buyers to get into a home that they might not have been able to afford or to purchase a more valuable home. It is estimated that 300,000 more homeowners per year would result from making these payments tax-deductible.

Extending the tax deduction for home mortgage interest payments to mortgage insurance payments will significantly contribute to making the American dream of owning a home come true for many more of our citizens. Mr. Speaker, I urge my colleagues to support this important legislation and join me in working towards its enactment this year.

CYPRUS TALKS

HON. SHELLEY BERKLEY

OF NEVADA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Ms. BERKLEY. Mr. Speaker, last week the world witnessed a tragic setback in the search for a peaceful settlement on the Island of Cyprus. Nearly 30 years after Turkish troops invaded and occupied approximately one-third of the territory of Cyprus, the United Nations' efforts to achieve a negotiated solution appeared to have a real chance for success. U.N. Secretary-General Kofi Annan convened the leaders of the Greek Cypriot and Turkish Cypriot communities to a meeting at the Hague last week, and asked them to agree to hold a democratic vote on the U.N.'s plan to establish a bi-communal federation. The President of the Republic of Cyprus, Tassos Papadopoulos, speaking for the Greek Cypriot community, agreed to the referendum, despite reservations with the details of the plan. Unfortunately, Mr. Rauf Denkash, the Turkish Cypriot leader, rejected it, out-of-hand.

Mr. Denkash's veto of the U.N. peace plan was not only a rejection of the efforts of the world organization, and the interests of its member states, but most importantly, in direct